In re: Vito K. Focht Debtor Case No. 14-04179-RNO Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 2 Date Rcvd: May 22, 2020 Form ID: fnldecnd Total Noticed: 18

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2020. Nesquehoning, PA 18240-1002 db +Vito K. Focht, 25 W. Columbus Ave., 500 E. 60th St., N., Si 600 Coons Rapids Blvd NW, +CCS/First National Bank, 4542654 Sioux Falls, SD 57104-0478 Coon Rapids, MN 55433-5549 4542655 +Diversified Adjustment, Sioux Falls SD 57117-5097 +First National Credit Card, 4542656 PO Box 5097, 4542657 +First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519 Charlotte, NC 28272-1104 4542660 HSBC Card Services, PO Box 71104, 4542661 25 W. Columbus Ave.,, Nesquehoning, PA 18240-1002 +Linda Focht, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 22 2020 19:13:53 Capital One, 4542649 Salt Lake City UT 84130-0281 PO Box 30281, +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 22 2020 19:13:36 4542651 Capital One Bank. PO Box 30281, Salt Lake City UT 84130-0281 E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com May 22 2020 19:10:58 4542658 Gateway One Lending, 3818 E. Coronado St.,, Suite 100, Anaheim, CA 92807 E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com May 22 2020 19:10:58 4545507 Gateway One Lending & Finance, LLC, 160 N. Riverview Drive, Ste 100, Anaheim, CA 92808 4542659 +E-mail/PDF: gecsedi@recoverycorp.com May 22 2020 19:13:53 GE Capital/Walmart, PO Box 965024, Orlando, FL 32896-5024 4558135 E-mail/Text: camanagement@mtb.com May 22 2020 19:11:04 M&T Bank, PO Box 1288, Buffalo, NY 14240-1288 +E-mail/Text: camanagement@mtb.com May 22 2020 19:11:04 4542662 M&T Mortgage. PO Box 900. Millsboro, DE 19966-0900 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 23 2020 08:21:36 4596649 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 4542663 +E-mail/Text: Supportservices@receivablesperformance.com May 22 2020 19:11:13 20816 44th Avenue W., Lynnwood WA 98036-7744 Receivables Performance, E-mail/Text: appebnmailbox@sprint.com May 22 2020 19:11:07 4556633 Sprint Corp. Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949 E-mail/Text: appebnmailbox@sprint.com May 22 2020 19:11:07 4542664 Sprint, 6391 Sprint Parkway, Overland Park KS 66251-4300 TOTAL: 11 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** 4542650* +Capital One, PO Box 30281, Salt Lake City UT 84130-0281 4542653* +Capital One Bank, PO BOx 30281, Salt Lake City, UT 84130-0281 PO Box 30281, Salt Lake City, UT 84130-0281 4542652* +Capital One Bank, TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 22, 2020 at the address(es) listed below:
                                               TWecf@pamd13trustee.com
             Charles J DeHart, III (Trustee)
              James Warmbrodt
                                on behalf of Creditor
                                                        M&T BANK S/B/M KEYSTONE FINANCIAL BANK, N.A. D/B/A
              KEYSTONE FINANCIAL MORTGAGE bkgroup@kmllawgroup.com
              James Warmbrodt
                                on behalf of Creditor
                                                        M&T BANK bkgroup@kmllawgroup.com
                           on behalf of Debtor 1 Vito K. Focht jrapa@rapalegal.com,
              Jason M Rapa
              ssprouse@rapalegal.com;mhine@rapalegal.com
              Joshua I Goldman
                                on behalf of Creditor
                                                        M&T BANK josh.goldman@padgettlawgroup.com,
              bkgroup@kmllawgroup.com
                              on behalf of Creditor
                                                      M&T BANK tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
              Thomas I Puleo
                              on behalf of Creditor
                                                      M&T BANK S/B/M KEYSTONE FINANCIAL BANK, N.A. D/B/A
              Thomas I Puleo
              KEYSTONE FINANCIAL MORTGAGE tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT

MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Vito K. Focht, Chapter 13

Debtor 1

Case No. 5:14-bk-04179-RNO

Social Security No.:

xxx-xx-1538

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Charles J DeHart, III (Trustee)

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Vito K. Focht** in accordance with §1328 of the Bankruptcy Code.

Dated: May 22, 2020 By the Court,

Honorable Robert N. Opel, II United States Bankruptcy Judge By: KarenDavis, Deputy Clerk

fnldec (05/18)